

Oregon Non-Profit Health System

Paytient utilizes proprietary, real-time cost data with published clinical literature to forecast employer health plan savings based on reducing cost-driven care abandonment. We attribute health plan savings based on the avoided downstream costs of preventable high cost claims. This actuarial methodology aligns with traditional approaches in peer-reviewed literature.

Paytient Delivers Health Plan Savings

Paytient is more than a highly valued employee benefit — it is a powerful tool to drive health plan cost savings. When employees can afford care at the exact moment of need, appointments are kept, medication adherence goes up, cost anxiety goes down, and health outcomes improve. The business result? Real cost savings for your health plan.

Est. 2025 Health Plan Savings	Member Utilization	Total OOP Spend Facilitated*	Est. Return on Investment
\$173K	23%	\$614K	6:1

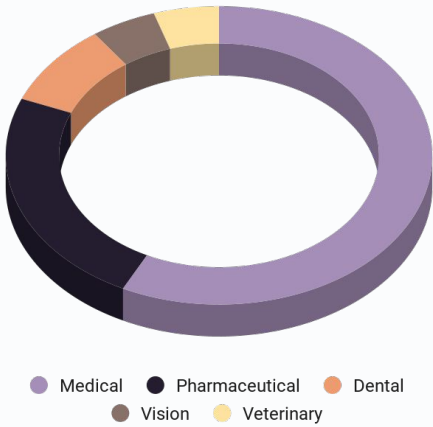
The Real-World Impact:

For this Oregon non-profit health system, investing in a better way to pay for care quickly translated into health plan savings. By launching Paytient in January 2024, the organization ensured its workforce could afford timely medical care, effectively lowering the plan's overall risk profile.

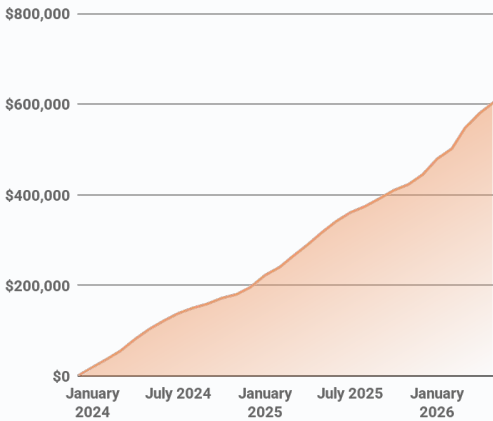
In 2025, Paytient delivered a clear financial return.

- **High Engagement:** Over 23% of the eligible workforce utilized Paytient to easily manage their out-of-pocket healthcare expenses.
- **Access to Care:** Paytient facilitated more than \$240,000 in total healthcare spend in 2025, predominantly driving in Medical (58%) and Pharmacy (24%) categories.
- **Health Plan Savings:** By empowering members to access timely care instead of walking away, the program prevented future high-cost claims estimated at \$173,000 in health plan savings.
- **ROI:** This proactive approach delivered a 6:1 return on investment in 2025 relative to the program's cost.

Spend by Category*



Paytient-Facilitated Out-of-Pocket Spend on Care*



 Launch Date Jan 2024	 Eligible Employees 309	“The Paytient card was easy to set up, use, and establish a repayment plan. It was a seamless experience. The customer support agent was very helpful too.” Denise Paytient Member Since 2024
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